CLAIMS

The invention claimed is:

1.   A method of suggesting a benefit plan from a selection of benefit plans wherein the selection of plans comprises at least two different plans and

5   wherein the method comprises:

presenting a series of predetermined questions to a user, wherein each question has a question weight associated therewith;

presenting a predetermined selection of answers for each question, wherein each answer has an answer weight associated therewith for each

10   plan in the selection of plans;

aggregating an answer score for each plan per each question, wherein the answer score is based upon an answer selected by the user, the answer weight associated with the answer selected and the question weight associated with the question answered; and

15   suggesting the plan having the largest aggregated answer score associated therewith.

2.   A logic tree for use in a method of suggesting a benefit plan from a predetermined selection of benefit plans, the logic tree comprising:

a series of business objective questions;

20   a question weight associated with each question;

a predetermined selection of answers for each question; and

a plurality of answer weights associated with each answer, wherein each one of the plurality of answer weights is respectively associated with each one of the selection of benefit plans, whereby a particular answer score may be determined based upon a particular answer weight and a particular

5   question weight.

3.   A computer readable medium useful for suggesting a benefit plan comprising:

at least two benefit plans;

a series of questions, each having a question weight associated

10   therewith;

a selection of answers associated with each question; and

an answer weight associated with each one of the selection of answers for each of the at least two benefits plans, whereby there is an answer weight associated with each answer-question-plan combination.

15   4.   A method of suggesting a benefit plan from a plurality of benefit plans, the method comprising:

transmitting to a user a series of questions and a selection of answers for each question;

receiving answer inputs from the user;

20   determining an aggregate score for each benefit plan based upon the received answer inputs; and

transmitting a suggestion for at least one benefit plan based upon the aggregate score of each plan.

5. The method of claim 4, comprising transmitting a graphical representation of the aggregate scores.

5   6. The method of claim 4, comprising transmitting the aggregate score.

7. The method of claim 4, comprising transmitting the aggregate score associated with each benefit plan after every group of a predetermined number of questions have been answered.

8. The method of claim 4, comprising determining an answer score for

10   each plan per question.

9. The method of claim 8, wherein the answer scores are based upon question weights and answer weights.

10. A system for suggesting a benefit plan that is adapted to operate in a client-server environment comprising at least one client computer, the

15   system comprising:

a series of questions, each question having a question weight associated therewith;

a selection of answers associated with each question;

a plurality of benefit plans;

a plurality of answer weights comprising an answer weight associated with each answer-question-plan combination;

means for transmitting the questions to the client computer;

means for receiving answers inputs from a user at the client

5   computer;

means for determining an answer score for each plan for each question based upon the answer weights and the question weights; and

means for suggesting at least one benefit plan based upon the answer scores associated with each plan.

10   11.   The system of claim 10, comprising means for representing at the client computer an aggregate answer score associated with each plan.

12.   A method of normalizing a benefit suggestion process for individual users, the method comprising:

presenting a uniform set of questions and answers to individual

15   users;

receiving answer input from a potential-plan sponsor;

determining an answer score corresponding to each potential plan for each question based only on predetermined weighting factors and input received from the potential-plan sponsor; and

20   suggesting a benefit plan based upon the answer scores, whereby the suggestion is normalized.